

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Joe Lynam, et al.

Examiner: Not yet assigned

Application No.: New Application

Art Group: Not yet assigned

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For: A METHOD OF ASSESSING A  
CREDIT RISK ASSOCIATED  
WITH A NUMBER

Continuation of Serial No.: 09/467,693

Filed: December 21, 1999

Assistant Commissioner of Patents  
Washington, DC 20231-9998

**PRELIMINARY AMENDMENT**

Sir:

Applicant respectfully requests the Examiner to enter these amendments.

**IN THE SPECIFICATION:**

Please change the title as follow:

I hereby certify that this correspondence is being deposited with the United States Postal Service as "Express mail"  
with sufficient postage in an envelope addressed to the Assistant Commissioner for Patents, Washington, D. C. 20231  
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Lucia Sanchez

(Typed or printed name of person mailing correspondence)

[Signature]

(Signature of person mailing correspondence)

"A METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A  
NUMBER"

--CROSS REFERENCE TO RELATED APPLICATION

This application is a continuation of patent application serial no.  
09/467,693, filed December 21, 1999.

IN THE CLAIMS:

**Please cancel claims 1-18, without prejudice.**

**Please add new claims 19- 62 as follows:**

19. A method of processing payment for a transaction concluded between a  
transaction provider and an electronic terminal connected to a communications  
network, the method including:

receiving a unique identifier associated with the electronic terminal;

identifying an account associated with the unique identifier;

receiving transaction data relating to the transaction and from which a  
monetary charge associated with the transaction is determinable; and

including the monetary charge in the account.

20. A method as claimed in Claim 19, in which the unique identifier is  
associated with a communication line via which the electronic terminal is  
connected to the communications network.

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20. A method as claimed in Claim 19, in which the unique identifier is associated with a communication line via which the electronic terminal is connected to the communications network.

21. A method as claimed in Claim 20, in which the unique identifier is a telephone number and the account is a telephone account.

22. A method as claimed in Claim 21, in which the telephone number is identified using an automatic number identification (ANI) process to determine the telephone number from which the electronic terminal is communicating.

23. A method as claimed in Claim 19, in which the transaction is concluded via the Internet.

24. A method as claimed in Claim 21, which includes performing a validation process to determine if the monetary charge can be included in the telephone account.

25. A method as claimed in Claim 24, in which the validation process includes retrieving information from a line identification data base (LIDB) to determine if the telephone number is a valid telephone number.

26. A method as claimed in Claim 24, in which the validation process includes determining if the telephone number is in a particular network with which a billing arrangement does not exist and, if so, indicating that the telephone number is not valid.

27. A method as claimed in Claim 26, which includes presenting an option to enter alternative billing information via the electronic terminal if the billing arrangement does not exist.

28. A method as claimed in Claim 24, in which the validation process includes determining if the telephone number is associated with a competitive local exchange carrier (CLEC) to which charges cannot be billed directly and, if so, indicating that the telephone number is not valid.

29. A method as claimed in Claim 28, which includes presenting an option to enter alternative billing information via the electronic terminal if the telephone number is associated with a CLEC.

30. A method as claimed in Claim 24, which includes checking the telephone number against telephone numbers in a data base associated with a credit risk.

31. A method as claimed in Claim 21, in which monetary charges are included in the telephone account at the end of a selected billing cycle.

32. A computer product including a medium readable by a processor, the medium having stored thereon instructions which, when executed by the processor, cause the processor to:

receive a unique identifier associated with an electronic terminal connected to a communications network;

identify an account associated with the unique identifier;

receive transaction data relating to a transaction between the electronic terminal and a transaction provider and from which data a monetary charge associated with the transaction is determinable; and

including the monetary charge in the account.

33. A product as claimed in Claim 32, in which the unique identifier is associated with a communication line via which the electronic terminal is connected to the communications network.

34. A product as claimed in Claim 33, in which the unique identifier is a telephone number and the account is a telephone account.

35. A product as claimed in Claim 34, in which the telephone number is identified using an automatic number identification (ANI) process to determine the telephone number from which the electronic terminal is communicating.

36. A product as claimed in Claim 32, in which the transaction is concluded via the Internet.

37. A product as claimed in Claim 34, which includes performing a validation process to determine if the monetary charge can be included in the account.

38. A product as claimed in Claim 37, in which the validation process includes retrieving information from a line identification data base (LIDB) to determine if the telephone number is a valid telephone number.

39. A product as claimed in Claim 37, in which the validation process includes determining if the telephone number is in a particular network with which a billing arrangement does not exist and, if so, indicating that the telephone number is not valid.

40. A product as claimed in Claim 39, which includes presenting an option to enter alternative billing information via the electronic terminal if the billing arrangement does not exist.

41. A product as claimed in Claim 37, in which the validation process includes determining if the telephone number is associated with a competitive local exchange carrier (CLEC) to which charges cannot be billed directly and, if so, indicating that the telephone number is not valid.

42. A product as claimed in Claim 41, which includes presenting an option to enter alternative billing information via the electronic terminal if the telephone number is associated with a CLEC.

43. A product as claimed in Claim 34, in which monetary charges are included in the telephone account at the end of a selected billing cycle.

44. A station for processing payment for a transaction concluded between a transaction provider and an electronic terminal connected to a communications network, the station when processing a transaction:

receiving a unique identifier associated with the electronic terminal;  
identifying an account associated with the unique identifier;  
receiving transaction data relating to the transaction and from which a monetary charge associated with the transaction is determinable; and  
including the monetary charge in the account.

45. A station as claimed in Claim 44, in which the unique identifier is associated with a communication line via which the electronic terminal is connected to the communications network.

46. A station as claimed in Claim 45, in which the unique identifier is a telephone number and the account is a telephone account.

47. A station as claimed in Claim 46, in which the telephone number is identified using an automatic number identification (ANI) process to determine the telephone number from which the electronic terminal is communicating.

48. A station as claimed in Claim 44, in which the transaction is concluded via the Internet.

49. A station as claimed in Claim 46, which includes performing a validation process to determine if the monetary charge can be included in the telephone account.

50. A station as claimed in Claim 49, in which the validation process includes retrieving information from a line identification data base (LIDB) to determine if the telephone number is a valid telephone number.



51. A station as claimed in Claim 49, in which the validation process includes determining if the telephone number is in a particular network with which a billing arrangement does not exist and, if so, indicating that the telephone number is not valid.

52. A station as claimed in Claim 51, which includes presenting an option to enter alternative billing information via the electronic terminal if a billing arrangement does not exist.

53. A station as claimed in Claim 49, in which the validation process includes determining if the telephone number is associated with a competitive local exchange carrier (CLEC) to which charges cannot be billed directly and, if so, indicating that the telephone number is not valid.

54. A station as claimed in Claim 53, which includes presenting an option to enter alternative billing information via the electronic terminal if the telephone number is associated with a CLEC.

55. A station as claimed in Claim 49, which includes checking the telephone number against telephone numbers in a data base associated with a credit risk.

56. A station as claimed in Claim 46, in which monetary charges are included in the telephone account at the end of a selected billing cycle.

57. A method of determining a credit risk associated with a transaction between a transaction provider and an electronic terminal connected to a communications network, the method including

capturing a telephone number of a communication line via which the electronic terminal is connected to the network; and

checking the captured telephone number against telephone numbers accumulated in a reference data base.

58. A method as claimed in Claim 57, in which the telephone numbers accumulated in the reference data base are associated with an unacceptable or questionable credit risk.

59. A method as claimed in Claim 57, in which the telephone numbers accumulated in the reference data base are associated with communication networks with which no billing arrangement has been made.

60. A method as claimed in Claim 57, in which the telephone numbers accumulated in the reference data base are associated with a CLEC.

61. A method as claimed in Claim 57, which includes retrieving information from a line identification data base (LIDB) to determine if the telephone number is a valid telephone number.

62. A method as claimed in Claim 57, in which the telephone number is captured using an automatic number identification (ANI) process.

Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due. Furthermore, if an extension is required, then Applicants hereby request such an extension.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN

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